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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Atty. Docket No.: 2596-001

Joseph NELSON *et al.*

Appln. No.: 09/517,419

Group Art Unit: 3628

Filing Date: March 2, 2000

Examiner: Linzey, D.

For: **SYSTEM AND METHOD FOR ELECTRONIC LOAN APPLICATION AND FOR
CORRECTING CREDIT REPORT ERRORS**

Commissioner for Patents
Washington, D.C. 20231

OFFICE ACTION RESPONSE UNDER C.F.R. §1.111

Sir:

Applicant respectfully requests entry of the following amendment and reconsideration based on the accompanying remarks.

In the Claims:

Please cancel claims 3 and 13-15.

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Please amend claims 1 and 4-6 as follows:

1. (Amended) A method for loan application and credit correction comprising:

assembling and scanning supporting documents from a borrower for a loan to
create an electronic copy of the supporting documents;

completing an electronic loan application form on a loan application terminal, the
loan application terminal connected to a loan application server;

requesting a credit report via the loan application terminal;

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November 22, 2002

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Atty. Dckt. 2596-001

Adjustment date: 11/27/2002 ANABII
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Assistant Commissioner for Patents
Washington D.C. 20231

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Dear Sir:

Enclosed please find the following:

1. Response to the Office Action of June 25, 2002;
2. Petition for Extension of Time; and
3. Check for \$308.00 (\$200.00 extension of time and \$108 excess claim fee).

The Commissioner is hereby authorized to charge any fee deficiency, or credit any overpayment, to Deposit Account No. 18-1579. The Commissioner is also authorized to charge Deposit Account No. 18-1579 for any future fees connected in any way to this application.

Respectfully submitted,

Christopher B. Kilner
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